

2023年3月期 決算データブック

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アイフル株式会社

AIFUL CORPORATION

1. 主要利益数値 (Main Indices / Group & AIFUL)

(1) 連結 (Consolidated)

年/決算月 (Fiscal Year)			20/3		21/3		22/3		23/3		24/3(E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	127,038	10.2	127,481	0.3	132,097	3.6	144,152	9.1	161,200	11.8
営業費用	(百万円)	Operating expenses	(Millions of Yen)	125,358	11.6	109,950	-12.3	120,855	9.9	120,427	-0.4	136,000	12.9
営業利益	(百万円)	Operating profit	(Millions of Yen)	1,679	-44.6	17,530	943.8	11,242	-35.9	23,724	111.0	25,200	6.2
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,716	-58.2	19,305	-	12,265	-36.5	24,428	99.2	25,500	4.4
親会社株主に帰属する当期純利益	(百万円)	Profit attributable to owners of parent	(Millions of Yen)	1,390	-85.1	18,437	-	12,334	-33.1	22,343	81.1	22,600	1.1
総資産	(百万円)	Total assets	(Millions of Yen)	860,507	13.1	863,354	0.3	935,642	8.4	1,070,485	14.4	1,228,800	14.8
純資産	(百万円)	Net assets	(Millions of Yen)	128,931	0.7	147,692	14.6	156,526	6.0	179,593	14.7	202,600	12.8
一株当たり当期純利益	(円)	EPS	(Yen)	2.88	-85.1	38.12	-	25.50	-33.1	46.19	81.1	46.72	1.2
一株当たり純資産	(円)	BPS	(Yen)	260.53	1.6	300.92	15.5	318.17	5.7	364.01	14.4	410.53	12.8
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	16.9	2.3	16.4	-0.5	16.4	0.0	16.2	-0.2
総資産経常利益率	(%)	ROA	(%)	0.2	-0.4	2.2	2.0	1.4	-0.8	2.4	1.0	2.2	-0.2
自己資本当期純利益率	(%)	ROE	(%)	1.1	-6.7	13.6	12.5	8.2	-5.4	13.5	5.3	12.1	-1.4

※斜体数値は増減数 ※Italic Font = Increase or Decrease

(2) 単体 (AIFUL)

年/決算月 (Fiscal Year)			20/3		21/3		22/3		23/3		24/3(E)		
			(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	(12M)	増減率(yoy%)	
営業収益	(百万円)	Operating revenue	(Millions of Yen)	77,504	9.2	78,826	1.7	83,117	5.4	88,449	6.4	99,100	12.0
営業費用	(百万円)	Operating expenses	(Millions of Yen)	77,091	9.3	68,352	-11.3	78,359	14.6	69,322	-11.5	77,500	11.8
営業利益	(百万円)	Operating profit	(Millions of Yen)	413	-11.8	10,473	-	4,757	-54.6	19,127	302.1	21,500	12.4
経常利益	(百万円)	Ordinary profit	(Millions of Yen)	1,728	13.8	11,973	592.6	6,748	-43.6	32,213	377.4	23,800	-26.1
当期純利益	(百万円)	Profit	(Millions of Yen)	1,639	-68.5	9,583	484.7	7,912	-17.4	31,028	292.2	22,200	-28.5
総資産	(百万円)	Total assets	(Millions of Yen)	635,683	14.2	638,868	0.5	711,185	11.3	834,868	17.4	961,300	15.1
純資産	(百万円)	Net assets	(Millions of Yen)	92,609	1.5	102,655	10.8	110,096	7.2	140,660	27.8	162,200	15.3
期末発行済株式総数	(千株)	N. of Shares issued	(Thousand)	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0	484,620	0.0
一株当たり当期純利益	(円)	EPS	(Yen)	3.39	-68.5	19.81	484.4	16.36	-17.4	64.15	292.2	45.90	-28.5
一株当たり純資産	(円)	BPS	(Yen)	191.46	1.8	212.23	10.8	227.61	7.2	290.80	27.8	335.23	15.3
自己資本比率	(%)	Equity ratio	(%)	14.6	-1.7	16.1	1.5	15.5	-0.6	16.8	1.3	16.9	0.1
総資産経常利益率	(%)	ROA	(%)	0.3	0.0	1.9	1.6	1.0	-0.9	4.2	3.2	2.7	-1.6
自己資本当期純利益率	(%)	ROE	(%)	1.8	-4.1	9.8	8.0	7.4	-2.4	24.7	17.3	14.7	-10.0

※斜体数値は増減数 ※Italic Font = Increase or Decrease

注2: 2021年3月期第1四半期より新会社AGミライバライ株式会社を連結の範囲に含めております。

Note2: AG Miraibarai Corporation has been included in the scope of consolidation from the fiscal year ended March 31, 2021.

2. グループ合計営業実績 (Operating Results / Group Total)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3		23/3	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total receivable outstanding (Millions of Yen)	820,430	11.6	816,579	-0.5	887,407	8.7	1,015,910	14.5	992,619	14.6
営業貸付金残高	Loans outstanding	573,080	9.8	553,389	-3.4	582,349	5.2	648,760	11.4	614,229	12.2
無担保ローン	Unsecured	486,119	9.0	481,687	-0.9	505,255	4.9	550,647	9.0	542,992	9.8
有担保ローン	Secured	22,533	11.1	18,281	-18.9	18,282	0.0	25,979	42.1	25,979	42.1
事業者ローン	Small business	64,427	15.7	53,421	-17.1	58,810	10.1	72,133	22.7	45,257	31.2
割賦売掛金残高	Installment receivables	111,473	6.5	108,714	-2.5	116,780	7.4	142,899	22.4	136,559	23.9
支払承諾見返	Guarantee	127,018	25.8	145,725	14.7	172,697	18.5	204,078	18.2	221,659	14.7
信用保証事業	Credit guarantee business	125,332	26.6	144,428	15.2	171,797	18.9	203,492	18.4	221,073	14.9
その他	Other	1,685	-17.2	1,297	-23.0	900	-30.6	585	-35.0	585	-35.0
その他営業債権	Other	8,858	14.4	8,749	-1.2	15,579	78.1	20,171	29.5	20,171	29.5
口座数(残高あり)	(千件) N. of customer accounts (Thousand)	1,486	3.4	1,425	-4.1	1,464	2.7	1,625	11.0		
無担保ローン	Unsecured	1,441	3.4	1,387	-3.7	1,425	2.7	1,582	11.0		
有担保ローン	Secured	5	-17.1	3	-25.3	3	-16.2	3	-6.4		
事業者ローン	Small business	40	8.8	33	-15.5	35	4.6	40	13.4		
クレジットカード会員数	(千件) Credit card holders (Thousand)	5,758	-0.3	5,382	-6.5	5,240	-2.6	5,141	-1.9		
新規顧客件数	(件) New accounts (Number)	238,145	-26.1	189,926	-20.2	237,724	25.2	359,905	51.4		
無担保ローン	Unsecured	229,351	-27.0	187,441	-18.3	232,946	24.3	351,752	51.0		
有担保ローン	Secured	408	22.5	194	-52.5	315	29.9	701	122.5		
事業者ローン	Small business	8,386	5.2	2,291	-72.7	4,463	94.8	7,452	67.0		
新規クレジットカード発券数	(千枚) New credit cards issued (Thousand)	468	-8.7	346	-26.1	382	10.4	478	25.1		

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
社員数	(人) N. of total employees	3,063	-114	3,191	128	3,148	-43	3,275	127
正社員数	N. of employees (regularly payroll)	2,113	-160	2,135	22	2,116	-19	2,180	64
非正社員数	N. of employees (temp.)	950	46	1,056	106	1,032	-24	1,095	63

注: 2022年3月期より、買取債権の取扱いを棚卸資産から金銭債権へ変更したことから、買取債権は営業債権(その他営業債権)に含めております。
 Note : Purchased receivables have been included in operating receivables (other operating receivables) due to a change in the handling of purchased receivables from inventories to monetary receivables from fiscal year ended March, 2022.

3. グループ合計損益の内訳 (Revenue and Expenses / Group Total)

会計ベース (On-balance)

(百万円/ Millions of Yen)

	年/決算月 (Fiscal Year)	20/3 (12M)		21/3 (12M)		22/3 (12M)		23/3 (12M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	127,038	10.2	127,481	0.3	132,097	3.6	144,152	15.5	9.1
営業貸付金利息	Interest on operating loans	72,444	10.7	74,041	2.2	76,332	3.1	83,230	9.0	9.0
無担保ローン	Unsecured	66,707	9.3	68,242	2.3	70,842	3.8	76,143	8.2	7.5
有担保ローン	Secured	2,557	11.9	1,834	-28.3	1,624	-11.4	1,949	0.2	20.0
事業者ローン	Small business	3,179	50.5	3,965	24.7	3,865	-2.5	5,137	0.6	32.9
信用購入あっせん収益	Revenue from installment receivable	19,391	17.7	19,387	-0.0	20,099	3.7	23,158	2.5	15.2
信用保証収益	Revenue from credit guarantee	15,203	9.0	14,524	-4.5	15,730	8.3	17,030	1.8	8.3
その他の営業収益	Other operating revenue	19,998	2.8	19,528	-2.4	19,934	2.1	20,732	2.2	4.0
買取債権回収高	Collection from purchased receivable	1,662	-2.8	1,573	-5.4	889	-43.5	1,094	0.1	23.1
償却債権取立益	Recoveries of written off claims	6,896	9.1	6,761	-2.0	7,492	10.8	7,488	0.8	0.0
その他	Other	11,439	0.2	11,193	-2.2	11,553	3.2	12,149	1.3	5.2
営業費用	Operating expenses	125,358	11.6	109,950	-12.3	120,855	9.9	120,427	13.0	-0.4
金融費用	Financial expenses	7,522	-5.4	7,248	-3.6	7,041	-2.9	7,068	0.8	0.4
売上原価	Cost of sales	1,289	-0.7	1,414	9.7	199	-85.9	229	0.0	14.9
貸倒関連費用	Credit cost	35,277	15.2	38,818	10.0	27,918	-28.1	36,004	3.9	29.0
貸倒損失	Bad debt write offs	29,101	15.1	30,945	6.3	27,997	-9.5	30,710	3.3	9.7
利息返還関連費用	Expenses for interest repayment	16,927	47.2	-	-	19,929	-	-	-	-
利息返還金	Interest repayment	14,704	15.7	11,961	-18.7	8,248	-31.0	7,210	0.8	-12.6
その他の営業費用	Other operating expenses (SG & A)	64,341	5.6	62,468	-2.9	65,766	5.3	77,125	8.3	17.3
広告宣伝費	Advertising expenses	2,662	-0.5	3,013	13.2	11,321	275.7	16,876	1.8	49.1
販売促進費	Sales promotion expenses	8,102	-4.7	6,808	-16.0	3,269	-52.0	3,861	0.4	18.1
人件費	Personnel expenses	16,853	1.9	16,902	0.3	16,704	-1.2	17,386	1.9	4.1
支払手数料	Commission fee	15,722	-6.9	14,978	-4.7	15,283	2.0	17,958	1.9	17.5
通信費	Communication expenses	3,170	6.4	2,925	-7.7	3,035	3.7	3,068	0.3	1.1
減価償却費	Depreciation expenses	3,017	-12.1	3,418	13.3	3,417	0.0	3,599	0.4	5.3
賃借料・地代家賃	Rent expenses and Rents	2,505	6.3	2,192	-12.5	2,166	-1.2	2,210	0.2	2.0
その他	Other	12,307	7.5	12,228	-0.6	10,568	-13.6	12,162	1.3	15.1
営業利益	Operating profit (loss)	1,679	-44.6	17,530	943.8	11,242	-35.9	23,724	2.6	111.0
営業外収益	Non-operating income	529	-53.7	1,928	263.9	1,058	-45.1	747	0.1	-29.4
営業外費用	Non-operating expenses	493	643.7	153	-68.9	35	-77.0	44	0.0	24.7
経常利益	Ordinary profit (loss)	1,716	-58.2	19,305	-	12,265	-36.5	24,428	2.6	99.2
特別利益	Extraordinary income	230	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	376	-45.5	1,156	207.1	-	-	468	0.1	-
税引前利益	Profit (loss) before income taxes	1,569	-54.1	18,149	-	12,265	-32.4	23,959	2.6	95.3
法人税・住民税及び事業税	Income taxes-current	2,155	151.3	2,965	37.5	2,602	-12.2	3,349	0.4	28.7
法人税等調整額	Income taxes-deferred	-886	-	-2,610	-	-3,374	-	-2,336	-	-
当期純利益	Profit (loss)	300	-96.3	17,794	-	13,037	-26.7	22,946	2.5	76.0
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-1,089	-6.2	-642	-	703	-	603	0.1	-14.2
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	1,390	-85.1	18,437	-	12,334	-33.1	22,343	2.4	81.1

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。
 Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022.

注2: 2022年3月期より、債権買取に関わる収益・費用は、費用(債権買取原価)に含めず、債権買取原価を超過した金額のみ収益(買取債権回収高)に含めております。
 Note 2: Earnings and expenses related to the purchased receivables are not included in expenses (Cost of purchased receivable), but only the amount exceeding the purchase cost of receivables is included in the revenue (Collection from purchased receivable) from fiscal year ended March, 2022.

4. グループ合計資金調達状況 (Funding / Group Total)

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
借入金	Borrowings	301,689	55.0	304,163	59.6	329,841	62.0	404,759	66.2
都市銀行等	City banks etc.	47,003	8.6	54,420	10.7	52,732	9.9	88,105	14.4
信託銀行	Trust banks	87,981	16.0	93,621	18.3	84,768	15.9	109,605	17.9
地方銀行・第二地方銀行	Regional banks	71,800	13.1	69,111	13.5	103,388	19.4	114,511	18.7
その他	Other	94,903	17.3	87,010	17.0	88,952	16.7	92,538	15.1
社債・流動化	SB & ABS, ABL	247,028	45.0	206,568	40.4	202,052	38.0	206,807	33.8
CP	CP	-	-	-	-	2,500	0.5	12,000	2.0
普通社債	SB	35,245	6.4	30,075	5.9	35,000	6.6	45,000	7.4
流動化	ABS, ABL	211,783	38.6	176,493	34.6	164,552	30.9	149,807	24.5
合計	Total	548,717	100.0	510,731	100.0	531,894	100.0	611,566	100.0

(2) 長期・短期別調達金額 (Short and long-term borrowings)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)		構成比(%) C.R.(%)
短期調達	Short-term borrowings	110,819	20.2	108,550	21.3	90,543	17.0	92,216	15.1
長期調達	Long-term borrowings	437,898	79.8	402,181	78.7	441,350	83.0	519,350	84.9
固定金利借入	Fixed interest rate borrowings	76,057	13.9	76,865	15.1	79,982	15.0	73,328	12.0
変動金利借入	Floating interest rate borrowings	132,512	24.1	136,547	26.7	181,015	34.0	260,114	42.5
社債・流動化	SB & ABS, ABL	229,328	41.8	188,768	37.0	180,352	33.9	185,907	30.4
普通社債(固定)	SB (Fixed interest rate)	35,245	6.4	30,075	5.9	35,000	6.6	45,000	7.4
流動化(固定)	ABS, ABL (Fixed interest rate)	62,555	11.4	55,177	10.8	40,904	7.7	26,891	4.4
流動化(変動)	ABS, ABL (Floating interest rate)	131,527	24.0	103,515	20.3	104,448	19.6	114,016	18.6
合計	Total	548,717	100.0	510,731	100.0	531,894	100.0	611,566	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月(Fiscal Year)		20/3	21/3	22/3	23/3
調達金利	Funding rate	1.45	1.38	1.22	1.11
間接	Indirect	1.63	1.54	1.39	<u>1.27</u>
直接	Direct	1.23	1.13	0.95	<u>0.81</u>

※1 調達金利 = 未約定ベース平均表面金利 ※Funding Rate = Interest Rate / Average Borrowing

※2 2023年3月期の下線の数値について、一部訂正をしております。

Underlined figures of the fiscal year ended March 2023, were corrected.

5. グループ合計不良債権の状況 (Consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		22/3		23/3	
		(L)	(L)		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2				576,089	-	604,435	-	666,415	-
無担保ローン				483,118	-	506,535	-	551,844	-
無担保ローン以外				92,970	-	97,899	-	114,570	-
期末営業貸付金および破産更生債権の合計に係る不良債権		◎	◎	87,393	15.17	97,121	16.07	104,904	15.74
前年同期比			YOY%	-		11.1		8.0	
無担保ローン不良債権額		◎	◎	58,394	12.09	68,877	13.60	79,837	14.47
前年同期比			YOY%	-		18.0		15.9	
破産更生債権及びこれらに準ずる債権				840	0.17	657	0.13	597	0.11
危険債権				18,302	3.79	21,101	4.17	24,940	4.52
三月以上延滞債権				8,183	1.69	9,701	1.92	9,556	1.73
貸出条件緩和債権				31,068	6.43	37,416	7.39	44,743	8.11
無担保ローン以外不良債権額 ※3				28,998	31.19	28,244	28.85	25,066	21.88
前年同期比			YOY%	-		-2.6		-11.2	
破産更生債権及びこれらに準ずる債権				20,978	22.56	20,443	20.88	16,052	14.01
危険債権				5,111	5.50	4,492	4.59	6,307	5.51
三月以上延滞債権				313	0.34	436	0.45	404	0.35
貸出条件緩和債権				2,595	2.79	2,872	2.93	2,301	2.01
その他不良債権 ※4				9,235	-	10,722	-	13,698	-
前年同期比			YOY%	-		16.1		27.8	
期末貸倒引当金		◎	◎	77,830	-	78,246	-	79,623	-
流動		◎	◎	58,201	-	57,906	-	63,040	-
固定				19,628	-	20,339	-	16,582	-
NPLカバー率 (ALL)		◎/◎	◎/◎	89.1	-	80.6	-	75.9	-
NPLカバー率 (無担保ローン)		◎/◎	◎/◎	99.7	-	84.1	-	79.0	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 不良債権には破産更生債権が含まれているため、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出してあります。

Because NPL include claims provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

※3 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

破産更生債権及びこれらに準ずる債権

法人税法施行令(昭和40年政令第97号)第96条第1項第3号イからホまでに掲げる事由又は同項第4号に規定する事由が生じている債権(破産更生債権等は、債権の個別評価による回収不能見込額相当額の貸倒引当金を計上しております)

危険債権

返済状況が悪化し、契約に従った債権の元本の回収及び利息の受取りができない可能性の高い債権(破産更生債権及びこれらに準ずる債権に該当しないもの)

三月以上延滞債権

元本又は利息の支払が約定支払日の翌日から3ヵ月以上延滞している貸付金
破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

貸出条件緩和債権

上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行なった貸付金

Bankrupt or De facto Bankrupt:

Receivables for which any event listed in Article 96, Paragraph 1, Item 3 (a) to (e) or Item 4 of the Enforcement Order for the Corporation Tax Law (Government Ordinance No. 97 of 1965) has occurred (for claims in bankruptcy or etc., are posted as allowance for doubtful accounts in an amount equivalent to the estimated uncollectible amount based on individual assessments of claims)

Doubtful receivables:

Receivables with a high possibility that the repayment situation will deteriorate and it will not be possible to collect the principal and interest of the receivables in accordance with the contract.
(Receivables that do not fall under the category of Bankrupt or De facto Bankrupt)

Receivables past due for three months or more:

Receivables for which the principal or interest is overdue for three months or more from the day after the agreed-upon payment date (Receivables that do not fall under the category of Bankrupt or De facto Bankrupt and Doubtful loans)

Restructured receivables

Receivables other than those in the above three categories that have been arranged in favor of borrower, such as reduction or exemption of interest rates, have been made for the purpose of promoting the collection of the relevant loans.

6. アイフル営業実績 (Operating Results / AIFUL)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

会計ベース(On-Balance)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業債権合計	(百万円) Total receivable outstanding (Millions of Yen)	560,267	11.3	572,070	2.1	619,388	8.3	691,689	11.7
営業貸付金残高	Loans outstanding	437,679	10.4	438,300	0.1	461,884	5.4	502,874	8.9
無担保ローン	Unsecured	422,382	11.4	425,848	0.8	449,747	5.6	490,096	9.0
有担保ローン	Secured	6,958	-25.2	4,813	-30.8	3,501	-27.3	2,502	-28.5
事業者ローン	Small business	8,338	5.3	7,638	-8.4	8,635	13.0	10,275	19.0
支払承諾見返	Guarantee	114,629	15.0	125,984	9.9	148,475	17.9	177,303	19.4
信用保証事業	Credit guarantee business	113,130	15.8	124,865	10.4	147,708	18.3	176,821	19.7
その他	Other	1,499	-26.4	1,119	-25.3	767	-31.5	482	-37.1
割賦売掛金残高	Installment receivables	325	-19.0	268	-17.6	226	-15.6	185	-18.2
その他	Other	7,633	13.2	7,517	-1.5	8,802	17.1	11,326	28.7
口座数	(千件) N.of customer accounts (Thousand)	950	8.5	933	-1.8	980	5.0	1,115	13.8
無担保ローン	Unsecured	937	8.7	922	-1.6	968	5.1	1,103	13.9
有担保ローン	Secured	4	-24.0	2	-29.5	2	-29.0	1	-30.6
事業者ローン	Small business	9	0.8	8	-8.5	9	7.7	10	10.2
新規顧客件数	(件) New accounts (Number)	206,337	3.4	161,186	-21.9	210,104	30.3	301,262	43.4
無担保ローン	Unsecured	206,155	3.4	161,111	-21.8	210,014	30.4	301,183	43.4
実質平均利回り ※	(%) Average yield ※ (%)	14.7	0.1	14.3	-0.4	14.4	0.1	14.3	-0.1

23/3	
	増減率(yoy%)
691,500	11.8
495,446	9.9
484,078	9.8
2,502	-28.5
8,865	33.1
184,541	16.3
184,059	16.6
482	-37.1
185	-18.2
11,326	28.7

※実質平均利回り=営業貸付金利息/(営業貸付金期初残高+営業貸付金期末残高)÷2(%)
 ※斜体数値は増減数 ※Italic Font = Increase or Decrease

※Average yield = Interest on operating loans / ((Loans outstanding at the beginning of FY + Loans outstanding at the end of FY)/2)(%)

(2) チャネル展開 (Marketing channel)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)
店舗数	(店) Branches	869	-11	855	-14	848	-7	840	-8
有人店舗	Staffed branches	20	-4	20	0	20	0	23	3
無人店舗	Unstaffed branches	849	-7	835	-14	828	-7	817	-11
ATM・CDネットワーク	(台) AIFUL ATMs and Tie-up CDs	100,383	-1,200	85,286	-15,097	85,210	-76	101,830	16,620
自社ATM	AIFUL ATMs	450	-12	441	-9	436	-5	249	-187
自社ATM以外	Other	99,933	-1,188	84,845	-15,088	84,774	-71	101,581	16,807
保証提携先金融機関	(先) Tie-up banks (Credit guarantee)	143	-1	142	-1	144	2	149	5
社員数	(人) N. of total employees	1,397	-1	1,480	83	1,505	25	1,640	135
正社員数	N. of employees (regularly payroll)	1,028	-16	1,012	-16	1,010	-2	1,059	49
非正社員数	N. of employees (temp.)	369	15	468	99	495	27	581	86

7. アイフル損益の内訳 (Revenue and Expenses / AIFUL)

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		20/3 (12M)		21/3 (12M)		22/3 (12M)		23/3 (12M)		
			増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	77,504	9.2	78,826	1.7	83,117	5.4	88,449	13.5	6.4
営業貸付金利息	Interest on operating loans	57,682	11.0	59,732	3.6	63,071	5.6	67,596	10.3	7.2
無担保ローン	Unsecured	55,695	11.3	58,559	5.1	61,872	5.7	66,274	10.1	7.1
有担保ローン	Secured	1,296	-2.2	475	-63.3	388	-18.3	281	0.0	-27.6
事業者ローン	Small business	690	13.6	697	1.0	809	16.1	1,040	0.2	28.5
信用保証収益	Revenue from credit guarantee	11,610	3.2	11,136	-4.1	11,447	2.8	12,447	1.9	8.7
その他の営業収益	Other operating revenue	8,210	5.5	7,957	-3.1	8,598	8.1	8,406	1.3	-2.2
償却債権取立益	Recoveries of written off claims	6,215	4.9	5,882	-5.4	6,405	8.9	6,357	1.0	-0.8
その他	Other	1,995	7.3	2,074	4.0	2,192	5.7	2,049	0.3	-6.5
営業費用	Operating expenses	77,091	9.3	68,352	-11.3	78,359	14.6	69,322	10.6	-11.5
金融費用	Financial expenses	5,442	-6.9	5,416	-0.5	5,421	0.1	5,245	0.8	-3.2
貸倒関連費用	Credit cost	22,788	3.3	29,864	31.1	20,701	-30.7	22,406	3.4	8.2
貸倒損失	Bad debt write-offs	20,182	6.5	22,457	11.3	20,521	-8.6	21,795	3.3	6.2
利息返還関連費用	Expenses for Interest repayment	15,433	49.1	-	-	17,283	-	-	-	-
利息返還金	Interest repayment	13,697	16.2	10,997	-19.7	7,409	-32.6	6,391	1.0	-13.7
その他の営業費用	Other operating expenses (SG & A)	33,426	3.6	33,071	-1.1	34,953	5.7	41,670	6.4	19.2
広告宣伝費	Advertising expenses	2,337	0.3	2,766	18.3	9,644	248.6	14,097	2.2	46.2
販売促進費	Sales promotion expenses	6,081	7.2	5,214	-14.3	335	-93.6	498	0.1	48.6
人件費	Personnel expenses	10,275	1.9	10,286	0.1	9,504	-7.6	9,723	1.5	2.3
支払手数料	Commission fee	6,027	5.5	5,875	-2.5	6,002	2.2	6,449	1.0	7.5
通信費	Communication expenses	821	7.4	738	-10.1	793	7.4	837	0.1	5.6
減価償却費	Depreciation expenses	1,162	24.0	1,336	-7.0	1,706	27.7	1,745	0.3	2.3
賃借料・地代家賃	Rent expenses and Rents	2,185	-3.7	2,069	-5.3	1,997	-3.5	1,994	0.3	-0.2
その他	Other	4,534	8.6	4,784	5.5	4,969	3.9	6,324	1.0	27.3
営業利益	Operating profit (loss)	413	-11.8	10,473	-	4,757	-54.6	19,127	2.9	302.1
営業外収益	Non-operating income	1,327	24.0	1,588	19.6	2,014	26.8	13,100	2.0	550.4
営業外費用	Non-operating expenses	11	-39.8	87	638.1	23	-73.2	15	0.0	-34.9
経常利益	Ordinary profit (loss)	1,728	13.8	11,973	592.6	6,748	-43.6	32,213	4.9	377.4
特別利益	Extraordinary income	230	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	264	-61.8	4,556	-	-	-	468	0.1	-
税引前利益	Profit (loss) before income taxes	1,694	104.3	7,417	337.7	6,748	-9.0	31,744	4.8	370.4
法人税・住民税及び事業税	Income taxes-current	351	-153.6	566	61.4	2,028	257.8	1,526	0.2	-24.8
法人税等調整額	Income taxes-deferred	-295	-	-2,732	-	-3,192	-	-809	-	-
当期純利益	Profit (loss)	1,639	-68.5	9,583	484.7	7,912	-17.4	31,028	4.7	292.2

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022..

8. アイフル資金調達状況 (Funding / AIFUL)

営業債権ベース(Including off-balance)

(1) 形態別調達金額 (Borrowings amount by type of lender)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		20/3		21/3		22/3		23/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
借入金	Borrowings	206,589	51.0	220,555	56.5	257,914	61.4	325,309	66.5
都市銀行等	City banks etc.	45,003	11.1	53,420	13.7	52,732	12.6	88,105	18.0
信託銀行	Trust banks	77,949	19.2	84,489	21.6	83,053	19.8	105,634	21.6
地方銀行・第二地方銀行	Regional banks	63,632	15.7	62,117	15.9	98,028	23.4	106,476	21.8
その他	Other	20,003	4.9	20,528	5.3	24,100	5.7	25,094	5.1
社債・流動化	SB & ABS, ABL	198,417	49.0	169,933	43.5	161,875	38.6	164,174	33.5
CP	CP	-	-	-	-	2,500	0.6	12,000	2.5
普通社債	SB	35,245	8.7	30,075	7.7	35,000	8.3	45,000	9.2
流動化	ABS, ABL	163,172	40.3	139,858	35.8	124,375	29.6	107,174	21.9
合計	Total	405,007	100.0	390,488	100.0	419,789	100.0	489,483	100.0

(2) 長期・短期別調達金額 (Short and long-term borrowings)

(百万円/ Millions of Yen)

年/決算月 (Fiscal Year)		20/3		21/3		22/3		23/3	
			構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)		構成比 (%) C.R.(%)
短期調達	Short-term borrowings	22,700	5.6	24,960	6.4	19,459	4.6	17,284	3.5
長期調達	Long-term borrowings	382,307	94.4	365,528	93.6	400,330	95.4	472,199	96.5
固定金利借入	Fixed interest rate borrowings	73,224	18.1	75,365	19.3	77,601	18.5	67,878	13.9
変動金利借入	Floating interest rate borrowings	120,664	29.8	130,229	33.4	173,353	41.3	252,146	51.5
社債	SB	35,245	8.7	30,075	7.7	35,000	8.3	45,000	9.2
流動化	ABS, ABL	153,172	37.8	129,858	33.3	114,375	27.2	107,174	21.9
合計	Total	405,007	100.0	390,488	100.0	419,789	100.0	489,483	100.0

(3) 調達金利 (Funding rate)

(%)

年/決算月 (Fiscal Year)		20/3	21/3	22/3	23/3
調達金利	Funding rate	1.38	1.31	1.14	0.98
間接	Indirect	1.62	1.48	1.28	1.06
直接	Direct	1.14	1.08	0.92	0.81

※調達金利 = 未約定ベース平均表面金利 ※Funding Rate = Interest Rate / Average Borrowing

9. アイフル貸倒の状況 (Credit Cost / AIFUL)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3	
			/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計 (L)	Total receivable outstanding (L)	560,267	-	572,070	-	619,388	-	691,689	-
期末営業貸付金	Loans outstanding	437,679	-	438,300	-	461,884	-	502,874	-
無担保	Unsecured	422,382	-	425,848	-	449,747	-	490,096	-
有担保	Secured	6,958	-	4,813	-	3,501	-	2,502	-
事業者	Small business	8,338	-	7,638	-	8,635	-	10,275	-
割賦売掛金	Installment receivables	325	-	268	-	226	-	185	-
支払承諾見返等	Credit guarantee, etc.	122,262	-	133,501	-	157,277	-	188,629	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	32,178	-	33,829	-	40,355	-	39,787	-
貸倒発生額合計 ①	Total bad debt ①	20,182	3.60	22,457	3.93	20,521	3.31	21,795	3.15
増減率	YOY%	6.5		11.3		-8.6		6.2	
貸倒発生額 ②	Loans outstanding ②	16,411	3.75	18,561	4.23	17,194	3.72	17,963	3.57
増減率	YOY%	4.3		13.1		-7.4		4.5	
無担保	Unsecured	15,523	3.68	17,906	4.20	16,813	3.74	17,573	3.59
有担保	Secured	440	6.33	324	6.74	134	3.83	137	5.51
事業者	Small business	447	5.36	331	4.34	246	2.86	252	2.46
割賦売掛金	Installment receivables	39	12.18	30	11.50	23	10.49	27	14.83
支払承諾見返等	Credit guarantee, etc.	3,731	3.05	3,864	2.89	3,303	2.10	3,804	2.02
個別貸倒引当金繰入 (個別引当) ※ ③	Total provision for specific allowance for doubtful account ※ ③	956	0.17	920	0.16	711	0.11	547	0.08
個別繰入額 ④	Loans outstanding ④	791	0.18	706	0.16	540	0.12	382	0.08
無担保	Unsecured	388	0.09	466	0.11	347	0.08	286	0.06
有担保	Secured	288	4.14	130	2.71	131	3.75	43	1.75
事業者	Small business	114	1.38	109	1.43	62	0.72	51	0.51
支払承諾見返等	Credit guarantee, etc.	164	0.13	214	0.16	170	0.11	165	0.09
①+③	①+③	21,138	3.77	23,378	4.09	21,233	3.43	22,343	3.23
増減率	YOY%	12.5		10.6		-9.2		5.2	
②+④	②+④	17,203	3.93	19,267	4.40	17,734	3.84	18,346	3.65
増減率	YOY%	11.1		12.0		-8.0		3.4	
無担保	Unsecured	15,912	3.77	18,372	4.31	17,160	3.82	17,860	3.64
有担保	Secured	729	10.48	454	9.44	265	7.58	181	7.25
事業者	Small business	562	6.74	440	5.77	308	3.58	304	2.96
割賦売掛金	Installment receivables	39	12.18	30	11.50	23	10.49	27	14.83
支払承諾見返等	Credit guarantee, etc.	3,895	3.19	4,079	3.06	3,474	2.21	3,969	2.10
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	22,788	4.07	29,864	5.22	20,701	3.34	22,406	3.24
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	33,829	6.04	40,355	7.05	39,787	6.42	39,854	5.76

※ 個別貸倒引当金繰入 = 破産更生債権 (有担保) + 民事再生債権

※ Provision for specific allowance doubtful accounts = Loans with legal bankruptcy (secured) + Loans with civil rehabilitation law.

10. アイフル不良債権の状況 (Non-consolidated Non-performing loans (NPL)) ※1

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		21/3		22/3		23/3	
		(L)	(L)		/(L) %		/(L) %		/(L) %
期末営業貸付金および破産更生債権の合計 ※2	(L)	Loans outstanding and Claims provable in bankruptcy ※2	(L)	452,829	-	475,927	-	514,038	-
無担保ローン		Unsecured loan		427,278	-	451,027	-	491,293	-
無担保ローン以外		Secured loan and Small business loan		25,550	-	24,899	-	22,745	-
期末営業貸付金および破産更生債権の合計に係る不良債権	①	Total NPL of Loans outstanding and Claims provable in bankruptcy	①	69,830	15.42	79,181	16.64	86,648	16.86
前年同期比		YOY%		-		13.4		9.4	
無担保ローン不良債権額	②	NPL of Unsecured loan	②	53,204	12.45	63,479	14.07	74,121	15.09
前年同期比		YOY%		-		19.3		16.8	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		820	0.19	639	0.14	574	0.12
危険債権		Doubtful receivables		17,493	4.09	19,637	4.35	22,806	4.64
三月以上延滞債権		Receivables past due for three months or more		7,180	1.68	8,799	1.95	8,774	1.79
貸出条件緩和債権		Restructured receivables		27,710	6.49	34,403	7.63	41,965	8.54
無担保ローン以外不良債権額 ※3		NPL of receivables other than Unsecured loan ※3		16,626	65.07	15,702	63.06	12,527	55.08
前年同期比		YOY%		-		-5.6		-20.2	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt		13,093	51.25	12,752	51.22	9,941	43.71
危険債権		Doubtful receivables		1,758	6.88	1,515	6.09	1,362	5.99
三月以上延滞債権		Receivables past due for three months or more		102	0.40	114	0.46	136	0.60
貸出条件緩和債権		Restructured receivables		1,670	6.54	1,320	5.30	1,086	4.78
その他不良債権 ※4		Other NPL ※4		8,002	-	9,283	-	11,838	-
前年同期比		YOY%		-		16.0		27.5	
期末貸倒引当金	③	Allowance for NPL	③	53,276	-	52,406	-	50,291	-
流動	④	Current assets	④	40,355	-	39,787	-	39,854	-
固定		Non-current assets		12,920	-	12,618	-	10,437	-
NPLカバー率(ALL)	③/①	Coverage ratio (All)	③/①	76.3	-	66.2	-	58.0	-
NPLカバー率(無担保ローン)	③/②	Coverage ratio (Unsecured loan)	③/②	75.9	-	62.7	-	53.8	-

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。

As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31, 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 不良債権には破産更生債権が含まれている為、期末営業貸付金及び破産更生債権を合算した数値から不良債権比率を算出しております。

Because NPL include claims provable in bankruptcy, NPL ratios are calculated based on the combined figures of loans outstanding and claims provable in bankruptcy at the end of each period.

※3 無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

NPLs other than unsecured loans are mainly secured loans. The portion of the loans that exceeds the value of the secured property is booked to the allowance for doubtful accounts (fixed).

※4 支払承諾見返り、その他営業債権、「流動資産」(その他)に含まれる破産更生債権等を表示しております。

Figure is including claims provable in bankruptcy and etc. of credit guarantee, other operating receivables and other current assets.

11. 利息返還関連引当金の内訳 (Allowances Related to Loss on Interest Repayment)

(1)単体の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Non-consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		21/3			22/3			23/3		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	22,458	1,415	23,873	11,460	2,397	13,857	21,334	2,414	23,749
発生額・取崩額	Withdraw amount	10,997	926	11,924	7,409	724	8,133	6,391	594	6,986
繰入額(戻入額)	Provisions (Reversal)	-	1,909	1,909	17,283	741	18,025	-	-	-
期末引当金残高	Allowance (End)	11,460	2,397	13,857	21,334	2,414	23,749	14,943	1,819	16,762

(2)連結の利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / Consolidated)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		21/3			22/3			23/3		
		利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計	利息返還 損失引当金	貸倒引当金 (債権放棄引当金)	合計
		Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total	Provision for loss on interest repayment	Allowance for doubtful accounts (Applied to the principal)	Total
期首引当金残高	Allowance (Beginning)	25,033	1,415	26,448	12,913	2,737	15,651	24,594	2,898	27,492
発生額・取崩額 ※	Withdraw amount ※	12,119	926	13,046	8,248	866	9,115	7,210	737	7,948
繰入額(戻入額)	Provisions (Reversal)	-	2,249	2,249	19,929	1,027	20,957	-	-	-
期末引当金残高	Allowance (End)	12,913	2,737	15,651	24,594	2,898	27,492	17,383	2,160	19,544

※ 連結利息返還損失の発生額・取崩額には、「ライフカード」の債権放棄分として、2021年3月期 157百万が含まれております。

なお、「ライフカード」の債権放棄分は2022年3月期より連結貸倒引当金の発生額・取崩額への計上に変更しております。

上記理由により、2021年3月期連結の債権放棄引当金には、ライフカード分として340百万円の繰入が含まれております。

※ Withdraw amount of allowance for doubtful accounts at LIFECARD is included in withdraw amount of provision for loss on interest repayment (157 million yen in FY2021/3).

From the fiscal year ended March 31, 2022, LIFECARD's withdraw amount of allowance for doubtful accounts (applied to the principal) will be included in withdraw amount of consolidated allowance for doubtful accounts.

For the above reasons, consolidated allowance for doubtful accounts (applied to the principal) for the fiscal year ended March 31, 2021 includes 340 million yen for LIFECARD.

12. アイフル無担保ローン債権ポートフォリオ (Loan Portfolio / AIFUL)

営業債権ベース(Including off-balance)

(1) 貸付利率別残高構成(Breakdown by interest rate)

年/決算月(Fiscal Year)	21/3				22/3				23/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
貸付利率/ Interest rate												
≦15.0%	264	28.7	220,446	51.8	278	28.8	230,876	51.3	290	26.4	240,803	49.1
15.0%< ≦18.0%	648	70.3	201,645	47.4	683	70.5	215,841	48.0	806	73.1	246,816	50.4
18.0%< ≦20.0%	0	0.0	154	0.0	0	0.0	121	0.0	0	0.0	102	0.0
20.0%<	8	1.0	3,601	0.8	7	0.7	2,908	0.6	5	0.5	2,374	0.5
合計 (Total)	922	100.0	425,848	100.0	968	100.0	449,747	100.0	1,103	100.0	490,096	100.0

(2) 貸付金額別残高構成(Breakdown by amount)

年/決算月(Fiscal Year)	21/3				22/3				23/3			
	件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance		件数 / Account		残高/ Loan balance	
	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)	千件/Thousand	構成比(%) C.R.(%)	百万円/ Million yen	構成比(%) C.R.(%)
千円/ Thousands of yen												
≦100	203	22.1	10,865	2.6	199	20.6	9,850	2.2	247	22.5	11,192	2.3
100< ≦200	103	11.2	15,649	3.7	109	11.3	16,654	3.7	127	11.6	19,542	4.0
200< ≦300	111	12.1	28,496	6.7	120	12.4	30,801	6.8	137	12.5	35,318	7.2
300< ≦400	91	10.0	32,337	7.6	97	10.1	34,283	7.6	107	9.7	37,769	7.7
400< ≦500	168	18.2	78,464	18.4	187	19.3	87,403	19.4	214	19.4	100,236	20.5
500< ≦1,000	142	15.5	108,056	25.4	149	15.4	112,637	25.0	159	14.5	120,878	24.7
1,000<	100	10.9	151,977	35.7	104	10.8	158,116	35.2	109	9.9	165,158	33.7
合計 (Total)	922	100.0	425,848	100.0	968	100.0	449,747	100.0	1,103	100.0	490,096	100.0

13. ライフカード営業実績 (Operating Results / LIFECARD)

(1) 営業実績 (Operating results)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)

会計ベース(On-balance)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3		23/3			
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		
営業債権合計	(百万円)	Total receivable outstanding	(Millions of Yen)	174,107	0.6	163,313	-6.2	164,114	0.5	170,476	3.9	162,497	4.2
割賦売掛金残高		Installment receivables		105,773	1.5	100,348	-5.1	101,814	1.5	107,220	5.3	100,879	5.9
営業貸付金残高		Loans (Cash advance)		42,272	-5.7	35,545	-15.9	32,916	-7.4	32,384	-1.6	30,745	-1.8
支払承諾見返		Credit guarantee		24,842	7.7	26,190	5.4	27,951	6.7	29,022	3.8	29,022	3.8
その他営業債権		Other		1,219	22.2	1,228	0.7	1,431	16.6	1,850	29.2	1,850	29.2
クレジットカード		Credit card											
有効カード会員数	(千人)	Number of card holders	(Thousand)	5,758	-0.3	5,382	-6.5	5,240	-2.6	5,141	-1.9		
プロパー		Proper		1,680	-1.1	1,414	-15.8	1,376	-2.7	1,376	0.0		
提携		Affinity		4,077	0.0	3,967	-2.7	3,864	-2.6	3,765	-2.6		
新規発行数	(千枚)	Number of new issue	(Thousand)	468	-8.7	346	-26.1	382	10.4	478	25.1		
プロパー		Proper		109	-3.8	91	-16.5	92	1.7	159	72.3		
提携		Affinity		359	-10.1	255	-29.0	289	13.5	318	10.0		
買上実績	(百万円)	Transaction volume	(Millions of Yen)	707,851	1.4	650,951	-8.0	688,596	5.8	740,327	7.5		
包括信用購入あっせん		Shopping		669,559	1.8	624,029	-6.8	660,805	5.9	711,463	7.7		
キャッシング		Cashing		38,291	-5.1	26,921	-29.7	27,790	3.2	28,863	3.9		

※斜体数値は増減数

※Italic Font = Increase or Decrease

(2) 社員数(N. of Total Employees)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3			
			増減数(yoy)		増減数(yoy)		増減数(yoy)		増減数(yoy)		
社員数	(人)	N. of total employees		996	15	1,024	28	909	-115	844	-65
正社員数	(人)	N. of employees (regularly payroll)		441	-15	463	22	400	-63	401	1
非正社員数	(人)	N. of employees (temp.)		556	31	561	5	509	-52	443	-66

14. ライフカード損益の内訳 (Revenue and Expenses / LIFECARD)

会計ベース(On-balance)

(百万円/ Millions of Yen)

年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3			
		(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	増減率 (yoy%)	(12M)	営業債権残高比% (% of total receivables)	増減率 (yoy%)	
営業収益	Operating revenue	34,181	4.1	32,320	-5.4	32,368	0.1	35,711	22.4	10.3	
	信用購入あっせん収益	Revenue from installment receivable	17,479	6.6	16,586	-5.1	16,773	1.1	20,440	12.8	21.9
	営業貸付金利息	Interests on loans	5,243	-5.6	4,524	-13.7	4,066	-10.1	3,653	2.3	-10.2
	信用保証収益	Revenue from credit guarantee	1,521	8.8	1,592	4.6	1,754	10.2	1,842	1.2	5.0
	その他	Other operating revenue	9,937	4.6	9,617	-3.2	9,774	1.6	9,774	6.1	0.0
営業費用	Operating expenses	31,953	7.1	28,751	-10.0	30,762	7.0	34,414	21.6	11.9	
	金融費用	Financial expenses	1,610	-3.9	1,352	-16.0	1,161	-14.1	1,111	0.7	-4.3
	貸倒関連費用	Credit cost	4,376	33.1	4,193	-4.2	2,745	-34.5	4,530	2.8	65.0
	利息返還関連費用	Expenses for interest repayment	1,493	30.2	-	-	2,645	-	-	-	-
	その他の営業費用	Other operating expenses (SG&A)	24,473	3.1	23,205	-5.2	24,209	4.3	28,773	18.1	18.9
	広告宣伝費	Advertising expenses	105	-27.8	110	4.5	1,141	934.5	2,029	1.3	77.8
	販売促進費	Sales promotion expenses	1,480	-12.9	1,214	-18.0	2,703	122.6	3,232	2.0	19.6
	人件費	Personnel expenses	4,555	1.6	4,631	1.7	4,994	7.8	5,006	3.1	0.2
	支払手数料	Commission fee	9,405	9.3	8,575	-8.8	8,813	2.8	10,580	6.6	20.0
	通信費	Communication expenses	1,814	0.3	1,707	-5.9	1,743	2.1	1,778	1.1	2.0
	減価償却費	Depreciation expenses	1,278	-1.2	1,390	8.7	1,341	-3.5	1,441	1.1	2.0
	地代家賃・賃借料	Rent expenses and Rents	130	-7.0	107	-17.8	83	-22.4	95	0.9	7.5
	その他	Other	5,702	2.7	5,467	-4.1	3,387	-38.0	4,609	2.9	36.1
営業利益	Operating profit	2,227	-26.1	3,568	60.2	1,606	-55.0	1,296	0.8	-19.3	
営業外収益	Non-operating income	108	-31.3	694	540.1	198	-71.4	130	0.1	-34.4	
営業外費用	Non-operating expenses	1	-94.8	14	626.7	3	-72.8	7	0.0	81.2	
経常利益	Ordinary profit	2,334	-25.5	4,248	82.0	1,800	-57.6	1,419	0.9	-21.2	
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	
特別損失	Extraordinary losses	-	-	-	-	-	-	233	0.1	-	
税引前利益	Profit before income taxes	2,334	-25.5	4,248	82.0	1,800	-57.6	1,186	0.7	-34.1	
法人税・住民税及び事業税	Income taxes - current	1,086	9.2	1,116	2.8	-686	-	307	0.2	-	
法人税等調整額	Income taxes - deferred	112	-	-8	-	732	-	-32	0.0	-	
当期純利益	Profit	1,136	-59.8	3,139	176.4	1,755	-44.1	911	0.6	-48.1	

注1: 2022年3月期より、販売促進費に含めていた新規獲得に関わるアフィリエイト・リスティング広告費用を広告宣伝費に含めております。

Note 1: Affiliate/listing advertisement costs related to the acquisition of new sales were included in advertising expenses, which were included in sales promotion expenses from fiscal year ended March, 2022..

15. グループ経営一覧表 (Group Companies Financial Highlights)

(百万円/ Millions of Yen)

		年/決算月(Fiscal Year)		20/3		21/3		22/3		23/3		
			増減率(yoy%)		増減率(yoy%)		増減率(yoy%)	構成比(%)	増減率(yoy%)			
営業債権残高合計	※1	Total receivable outstanding	※1	820,430	11.6	816,579	-0.5	887,407	8.7	1,015,910	100.0	14.5
アイフル		AIFUL		560,267	11.3	572,070	2.1	619,388	8.3	691,689	68.1	11.7
ライフカード		LIFECARD		174,107	0.6	163,313	-6.2	164,114	0.5	170,476	16.8	3.9
AGビジネスサポート		AG BUSINESS SUPPORT		70,713	22.0	58,475	-17.3	55,928	-4.4	71,364	7.0	27.6
アイラ&アイフル	※3	A&A	※3	22,414	-0.3	21,068	-6.0	23,418	11.2	29,343	2.9	25.3
営業収益	※2	Total operating revenue	※2	127,038	10.2	127,481	0.3	132,097	3.6	144,152	100.0	9.1
アイフル		AIFUL		77,504	9.2	78,826	1.7	83,117	5.4	88,449	61.4	6.4
ライフカード		LIFECARD		34,181	4.1	32,320	-5.4	32,368	0.1	35,711	24.8	10.3
AGビジネスサポート		AG BUSINESS SUPPORT		5,895	50.8	6,485	10.0	6,430	-1.6	7,732	5.4	20.2
アイラ&アイフル	※4	A&A	※4	6,519	10.5	5,957	-8.6	5,725	-3.9	7,080	4.9	23.7
経常利益	※2	Total ordinary profit	※2	1,716	-58.2	19,305	-	12,265	-36.5	24,428	100.0	99.2
アイフル		AIFUL		1,728	13.8	11,973	592.6	6,748	-43.6	32,213	-	377.4
ライフカード		LIFECARD		2,334	-25.5	4,248	82.0	1,800	-57.6	1,419	5.8	-21.2
AGビジネスサポート		AG BUSINESS SUPPORT		251	-81.4	2,868	-	2,773	-4.8	1,808	7.4	-34.8
アイラ&アイフル	※4	A&A	※4	-1,064	-	-131	-	463	-	127	0.5	-72.4
親会社株主に帰属する当期純利益	※2	Profit attributable to owners of parent	※2	1,390	-85.1	18,437	-	12,334	-33.1	22,343	100.0	81.1
アイフル		AIFUL		1,639	-68.5	9,583	484.7	7,912	-17.4	31,028	-	292.2
ライフカード		LIFECARD		1,136	-59.8	3,139	176.4	1,755	-44.1	911	4.1	-48.1
AGビジネスサポート		AG BUSINESS SUPPORT		13	-99.2	1,737	-	1,691	-4.3	1,131	5.1	-33.2
アイラ&アイフル	※4	A&A	※4	-1,176	-	-190	-	1,037	-	726	3.2	-30.0

※1 営業債権ベース(Including off-balance)

※2 会計ベース(On-balance)

※3 期末為替レート(Current Exchange Rate TBH): 2020年3月期(FY2020/3) 3.63 円、2021年3月期(FY2021/3) 3.44円、2022年3月期(FY2022/3) 3.43円、2023年3月期(FY2023/3)3.80円 (YoY+0.37円)

※4 期中平均為替レート(Average Exchange Rate TBH): 2020年3月期(FY2020/3) 3.52 円、2021年3月期(FY2021/3) 3.42円、2022年3月期(FY2022/3) 3.44円、2023年3月期(FY2023/3)3.75円 (YoY+0.31円)

※5 2023年2月25日よりアイフルビジネスファイナンス株式会社はAGビジネスサポートに社名を変更しております。

From 25th February 2023, AIFUL BUSINESS FINANCE CORPORATION changed its name to AG BUSINESS SUPPORT CORPORATION.